

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

SHANNON L ARMSTRONG

Debtor(s)

Case No. 09-43592

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/17/2009.
- 2) The plan was confirmed on 01/21/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/21/2010, 03/04/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/14/2010, 07/06/2011.
- 5) The case was dismissed on 09/12/2013.
- 6) Number of months from filing to last payment: 42.
- 7) Number of months case was pending: 49.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,315.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$40,682.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$40,682.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$0.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$2,091.41  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$2,091.41**

Attorney fees paid and disclosed by debtor: \$3,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICASH LOANS LLC	Unsecured	2,000.00	1,617.25	1,617.25	0.00	0.00
AMERICREDIT FINANCIAL SVC	Secured	12,550.00	23,349.23	23,000.00	19,800.71	3,919.78
AMERICREDIT FINANCIAL SVC	Unsecured	12,026.67	0.00	349.23	0.00	0.00
CAPITAL ONE	Unsecured	1,011.00	NA	NA	0.00	0.00
CHASE	Unsecured	1,665.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	277.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,005.19	NA	NA	0.00	0.00
HSBC	Unsecured	900.00	NA	NA	0.00	0.00
HSBC CARD SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
HSBC CARD SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
HSBC CARD SERVICES	Unsecured	766.66	NA	NA	0.00	0.00
ILLINOIS TITLE LOANS	Unsecured	679.44	NA	NA	0.00	0.00
ILLINOIS TITLE LOANS	Secured	NA	1,068.14	1,068.14	0.00	0.00
MANAGEMENT SERVICES INC	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	714.00	787.43	787.43	0.00	0.00
ONEWEST BANK FSB	Unsecured	27,000.00	NA	NA	0.00	0.00
ONEWEST BANK FSB	Secured	159,000.00	154,223.40	0.00	0.00	0.00
ONEWEST BANK FSB	Secured	NA	29,958.55	12,560.63	12,560.63	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	434.54	470.26	470.26	0.00	0.00
PREMIER BANK CARD	Unsecured	277.74	277.74	277.74	0.00	0.00
SALLIE MAE	Unsecured	2,625.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SVCS	Unsecured	18,989.00	23,229.57	23,229.57	0.00	0.00
THD/CBSD	Unsecured	579.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT	Unsecured	6,907.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT	Secured	2,450.00	5,040.26	2,450.00	2,102.66	206.81
TOYOTA MOTOR CREDIT	Unsecured	4,457.22	0.00	2,590.26	0.00	0.00
VILLAGE OF BRIDGEVIEW	Unsecured	NA	250.00	250.00	0.00	0.00
VILLAGE OF EVERGREEN PARK	Unsecured	250.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$12,560.63	\$12,560.63	\$0.00
Debt Secured by Vehicle	\$25,450.00	\$21,903.37	\$4,126.59
All Other Secured	\$1,068.14	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$39,078.77</b>	<b>\$34,464.00</b>	<b>\$4,126.59</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$29,571.74</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$2,091.41</u>
Disbursements to Creditors	<u>\$38,590.59</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$40,682.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/30/2013

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.